



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Mikhail Bershteyn

Confirmation No.: 6366

Application No.: 10/629,098

Art Unit: 3609

Filed: July 29, 2003

Examiner: Chia-Yi Liu

For: METHOD FOR PREPAYMENT OF MORTGAGE
HELD AT BELOW MARKET INTEREST RATE

IN RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT OF 11/20/2007
AND NOTICE OF FAILURE TO ACCEPTABLY RESPOND TO NOTICE OF NON-
COMPLIANT AMENDMENT OF 12/31/2007

Commissioner for Patents,
PO Box 1450,
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

1. In response to Notice of Failure to Acceptably Respond to Notice of Non-Compliant Amendment of 12/31/2007:

Noncompliant item (missing signature) is corrected. Petition for Extension of Time under 37 CFR 1.136(a) is enclosed.

2. In response to Notice of Non-Compliant Amendment of November 20, 2007 please consider following:

Listing of the Claims appended to this communication will replace listing of claims in the application. The listing has been brought in compliance with requirements stated in your letter of 11/20/2007 and further clarified in our telephone conversation on 11/26/2007

3. In response to specific claim rejections in the office action of 08/29/2007, please note the following. Office action of 08/29/2007 repeatedly directs applicant to "Mumick et al. (6,006,107)"; 6,006,107 is a patent by a different inventor on an unrelated subject matter. I will assume that the examiner in fact considered Mumick et al. (6,006,207) and will formulate my responses accordingly.